

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 2005

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Beneficiaries (in 000s)	43,338	41,119	2,201
	139	139	69
Beneficiaries as a Percent of Column Total			
Medicare Status¹			
Aged			
65 - 74 years	41.91	43.57	11.15
	0.30	0.32	1.10
75 - 84 years	30.68	30.75	29.22
	0.23	0.26	1.55
85 years and older	11.88	10.13	44.35
	0.17	0.18	1.28
Disabled			
Under 45 years	3.80	3.81	3.58
	0.08	0.08	0.33
45 - 64 years	11.73	11.74	11.70
	0.22	0.23	1.10
Gender by Age			
Male			
	44.12	44.67	33.73
	0.26	0.27	1.28
Aged			
65 - 74 years	19.24	19.96	5.82*
	0.28	0.30	0.95
75 - 84 years	13.04	13.21	9.72
	0.18	0.19	0.96
85 years and older	3.59	3.28	9.29
	0.11	0.11	0.75
Disabled			
Under 45 years	2.12	2.10	2.46
	0.05	0.06	0.31
45 - 64 years	6.14	6.12	6.44
	0.17	0.18	0.75

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All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Beneficiaries (in 000s)	43,338	41,119	2,201
	139	139	69
Beneficiaries as a Percent of Column Total			
Female	55.88	55.33	66.27
	0.26	0.27	1.28
Aged			
65 - 74 years	22.69	23.62	5.36*
	0.28	0.29	0.76
75 - 84 years	17.62	17.53	19.31
	0.18	0.19	1.34
85 years and older	8.28	6.85	35.17
	0.14	0.15	1.09
Disabled			
Under 45 years	1.68	1.71	1.13*
	0.06	0.06	0.18
45 - 64 years	5.60	5.62	5.30*
	0.17	0.17	0.90
Race/Ethnicity by Age²			
White non-Hispanic	78.46	78.19	83.52
	0.48	0.50	1.36
Aged			
65 - 74 years	32.51	33.84	7.47
	0.37	0.39	0.89
75 - 84 years	25.51	25.56	24.60
	0.27	0.29	1.46
85 years and older	10.09	8.51	39.72
	0.15	0.15	1.34
Disabled			
Under 45 years	2.44	2.43	2.64
	0.08	0.08	0.26
45 - 64 years	7.91	7.85	9.09
	0.21	0.22	0.98

Table 1.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Residence Status, 2005

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Residence	
		Community Only	Long-Term Care Facility Only
Beneficiaries (in 000s)	43,338	41,119	2,201
	<i>139</i>	<i>139</i>	<i>69</i>
Beneficiaries as a Percent of Column Total			
Black non-Hispanic	9.39	9.31	10.84
	<i>0.19</i>	<i>0.19</i>	<i>1.06</i>
Aged			
65 - 74 years	3.74	3.81	2.35*
	<i>0.13</i>	<i>0.14</i>	<i>0.54</i>
75 - 84 years	2.14	2.12	2.47*
	<i>0.08</i>	<i>0.08</i>	<i>0.48</i>
85 years and older	0.80	0.67	3.21*
	<i>0.04</i>	<i>0.05</i>	<i>0.53</i>
Disabled			
Under 45 years	0.72	0.73	0.59*
	<i>0.04</i>	<i>0.04</i>	<i>0.17</i>
45 - 64 years	1.99	1.98	2.23*
	<i>0.10</i>	<i>0.11</i>	<i>0.60</i>
Hispanic	7.55	7.75	3.80*
	<i>0.44</i>	<i>0.46</i>	<i>0.63</i>
Aged			
65 - 74 years	3.52	3.68	0.68*
	<i>0.23</i>	<i>0.24</i>	<i>0.29</i>
75 - 84 years	1.79	1.80	1.64*
	<i>0.12</i>	<i>0.12</i>	<i>0.50</i>
85 years and older	0.63	0.62	0.85*
	<i>0.05</i>	<i>0.05</i>	<i>0.27</i>
Disabled			
Under 45 years	0.38	0.39	0.28*
	<i>0.04</i>	<i>0.05</i>	<i>0.10</i>
45 - 64 years	1.22	1.26	0.35*
	<i>0.12</i>	<i>0.13</i>	<i>0.20</i>

Source: Medicare Current Beneficiary Survey

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

1 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of "Aged" and "Disabled."

2 Race/ethnicity percentages do not add to 100 percent because the category "Other Race/Ethnicity" is not included as a category in the table, although it is included in the total.

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 2005

All Medicare Beneficiaries

Beneficiary Characteristic	Total	All Medicare Beneficiaries				Male				Total	Female				Total
		< 65	65 - 74	75 - 84	85 +	< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
Beneficiaries (in 000s)	43,338	6,731	18,163	13,297	5,148	3,577	8,335	5,646	1,553	19,111	3,154	9,828	7,634	3,588	24,204
	139	99	145	92	75	77	126	77	47	128	72	126	78	60	136
Beneficiaries as a Percent of Column Total															
Marital Status															
Married	51.53	38.26	64.77	50.51	24.66	39.53	76.45	71.23	53.07	66.09	36.82	54.89	35.17	12.37	40.04
	0.44	1.48	0.74	0.59	0.83	1.79	0.92	0.91	1.77	0.58	2.09	1.15	0.81	0.79	0.54
Widowed	29.16	6.91	18.92	39.16	68.81	3.73*	7.06	19.69	40.85	12.91	10.51	28.96	53.58	80.91	41.99
	0.34	0.75	0.69	0.55	0.88	0.81	0.50	0.76	1.80	0.35	1.32	1.11	0.82	0.88	0.52
Divorced/separated	12.10	26.66	13.01	7.01	2.94	25.28	12.43	5.87	2.56*	12.10	28.23	13.51	7.85	3.10	12.11
	0.28	1.18	0.49	0.32	0.32	1.55	0.69	0.53	0.54	0.45	1.62	0.72	0.44	0.41	0.36
Never married	7.21	28.17	3.30	3.32	3.59	31.46	4.06	3.21	3.53*	8.90	24.44	2.65	3.40	3.62	5.87
	0.19	1.09	0.23	0.24	0.36	1.49	0.42	0.33	0.77	0.30	1.40	0.27	0.30	0.36	0.24
Living Arrangement															
Community															
Lives alone	27.99	24.24	22.65	32.84	39.21	23.69	15.43	19.84	26.55	19.18	24.87	28.76	42.48	44.69	34.94
	0.42	1.28	0.68	0.61	0.84	1.42	0.71	0.75	1.55	0.51	1.94	1.06	0.90	1.14	0.57
With spouse	49.54	37.06	63.22	48.05	21.42	38.44	74.79	68.15	47.02	63.77	35.50	53.41	33.22	10.34	38.32
	0.45	1.46	0.76	0.65	0.74	1.78	0.98	0.96	1.73	0.61	2.09	1.13	0.81	0.72	0.54
With children	9.64	10.17	7.30	10.16	15.86	5.05	3.40	4.30	9.00	4.43	15.96	10.62	14.50	18.83	13.76
	0.25	0.80	0.37	0.38	0.70	1.16	0.39	0.44	1.10	0.31	1.28	0.61	0.57	0.92	0.38
With others	7.75	23.53	5.48	4.11	4.53	27.36	4.85	3.93	4.30*	8.75	19.19	6.02	4.25	4.63	6.97
	0.25	1.05	0.35	0.31	0.47	1.47	0.45	0.43	0.78	0.35	1.57	0.53	0.36	0.56	0.34
Long-Term Care Facility															
	5.08	5.00	1.35	4.84	18.98	5.46	1.53*	3.78	13.13	3.88	4.48	1.20*	5.55	21.52	6.01
	0.16	0.43	0.15	0.29	0.69	0.52	0.27	0.38	1.04	0.20	0.67	0.17	0.41	0.91	0.21
Race/Ethnicity															
White non-Hispanic	78.46	66.67	77.52	83.22	84.90	65.01	78.22	84.63	85.02	78.19	68.56	76.92	82.19	84.85	78.67
	0.48	1.10	0.68	0.54	0.67	1.59	0.86	0.70	1.16	0.63	1.34	0.91	0.73	0.75	0.55
Black non-Hispanic	9.39	17.48	8.91	6.98	6.72	16.56	8.34	5.96	5.82*	8.97	18.53	9.40	7.72	7.11	9.72
	0.19	0.63	0.30	0.25	0.34	0.67	0.44	0.42	0.67	0.27	1.07	0.51	0.36	0.46	0.27
Hispanic	7.55	10.30	8.41	5.85	5.29	11.58	8.63	5.57	6.07*	8.07	8.84	8.22	6.06	4.95	7.13
	0.44	0.93	0.55	0.40	0.43	1.26	0.68	0.49	0.79	0.51	0.98	0.71	0.52	0.45	0.47
Other	4.61	5.55	5.17	3.95	3.09	6.86	4.81	3.84	3.10*	4.77	4.07	5.47	4.03	3.08	4.48
	0.21	0.71	0.33	0.27	0.39	1.09	0.50	0.47	0.62	0.35	0.71	0.49	0.35	0.43	0.24

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 2005

All Medicare Beneficiaries

Beneficiary Characteristic	Total	All Medicare Beneficiaries				Male				Total	Female				Total
		< 65	65 - 74	75 - 84	85 +	< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
Beneficiaries (in 000s)	43,338	6,731	18,163	13,297	5,148	3,577	8,335	5,646	1,553	19,111	3,154	9,828	7,634	3,588	24,204
	139	99	145	92	75	77	126	77	47	128	72	126	78	60	136
Beneficiaries as a Percent of Column Total															
Schooling															
0 - 8 years	12.66	12.99	9.68	13.58	21.53	14.32	10.88	14.37	18.34	13.10	11.49	8.67	13.01	22.92	12.32
	0.31	0.73	0.46	0.46	0.95	0.90	0.68	0.72	1.59	0.47	1.14	0.65	0.57	1.08	0.41
9 - 12 years (no diploma)	15.42	18.65	13.81	15.29	17.54	21.62	14.00	13.57	15.05	15.39	15.30	13.66	16.54	18.61	15.45
	0.32	0.87	0.52	0.43	0.77	1.31	0.78	0.68	1.33	0.58	1.36	0.66	0.61	1.00	0.39
High school graduate	30.38	32.01	30.55	29.80	28.94	31.36	25.70	25.05	26.35	26.63	32.74	34.63	33.27	30.06	33.34
	0.47	1.39	0.75	0.69	1.03	1.75	1.09	0.99	1.51	0.69	2.14	1.00	0.92	1.36	0.54
Voc/tech/bus/etc.	7.04	6.26	7.25	7.17	6.96	5.61	6.23	6.29	7.20*	6.20	7.00	8.11	7.81	6.86	7.70
	0.24	0.66	0.46	0.36	0.54	0.87	0.59	0.51	0.92	0.31	1.00	0.59	0.51	0.66	0.33
Some college	14.69	16.57	15.65	13.81	10.58	14.83	15.14	13.68	13.24	14.52	18.53	16.08	13.91	9.43	14.83
	0.36	0.94	0.62	0.49	0.59	1.25	0.85	0.72	1.16	0.54	1.59	0.81	0.66	0.76	0.49
Any college degree	19.80	13.52	23.05	20.34	14.45	12.25	28.05	27.04	19.82	24.16	14.95	18.85	15.46	12.12	16.36
	0.53	1.15	0.83	0.63	0.84	1.47	1.15	1.05	1.61	0.75	1.84	0.91	0.64	0.91	0.52
Income															
\$5,000 of less	4.05	7.11	2.78	3.72	5.41	7.67	2.65	2.58	3.41*	3.63	6.47	2.88	4.57	6.29	4.39
	0.19	0.63	0.26	0.24	0.42	0.79	0.38	0.30	0.60	0.25	0.98	0.36	0.33	0.54	0.21
\$5,001 - \$10,000	16.26	32.76	11.32	12.97	20.62	30.83	7.96	7.96	10.17	12.42	34.96	14.18	16.64	25.08	19.28
	0.32	1.13	0.54	0.52	0.77	1.19	0.62	0.56	0.98	0.39	1.87	0.75	0.72	1.02	0.42
\$10,001 - \$15,000	16.89	21.24	13.20	17.63	22.32	22.59	10.64	12.27	17.02	13.88	19.70	15.37	21.59	24.56	19.26
	0.30	1.05	0.51	0.47	0.78	1.60	0.67	0.64	1.53	0.46	1.29	0.67	0.70	0.97	0.44
\$15,001 - \$20,000	11.16	9.95	9.44	12.77	14.67	10.76	8.40	11.86	15.62	10.45	9.02	10.33	13.44	14.29	11.73
	0.27	0.69	0.42	0.39	0.78	1.08	0.58	0.68	1.32	0.44	0.90	0.59	0.57	0.94	0.32
\$20,001 - \$25,000	10.50	6.82	10.40	12.29	11.06	7.12	9.83	13.42	13.24	10.66	6.49	10.87	11.41	10.14	10.36
	0.26	0.71	0.50	0.40	0.65	0.94	0.67	0.65	1.34	0.41	0.97	0.63	0.55	0.72	0.36
\$25,001 - \$30,000	8.90	4.71	9.94	10.58	6.42	4.77	9.75	11.57	8.74	9.28	4.65	10.09	9.86	5.42	8.62
	0.28	0.61	0.47	0.44	0.49	0.76	0.64	0.75	1.08	0.41	0.81	0.60	0.56	0.57	0.34
\$30,001 - \$35,000	6.19	3.97	7.79	5.97	4.00	4.04	8.47	7.95	6.25*	7.31	3.89*	7.21	4.52	3.04	5.31
	0.23	0.55	0.43	0.36	0.39	0.71	0.65	0.63	0.81	0.38	0.87	0.53	0.36	0.47	0.29
\$35,001 - \$40,000	6.31	3.36	8.03	6.44	3.78	3.96*	9.66	8.05	4.95*	7.74	2.67*	6.64	5.27	3.28	5.19
	0.22	0.43	0.43	0.36	0.42	0.81	0.64	0.51	0.76	0.34	0.53	0.61	0.44	0.47	0.30
More than \$40,000	19.73	10.09	27.11	17.62	11.72	8.27	32.64	24.33	20.59	24.64	12.15	22.42	12.70	7.90	15.86
	0.42	0.91	0.72	0.60	0.65	0.91	1.11	1.01	1.43	0.66	1.46	0.85	0.59	0.62	0.43

Table 1.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Age and by Gender and Age, 2005

All Medicare Beneficiaries

Beneficiary Characteristic	Total	All Medicare Beneficiaries				Male				Total	Female				Total
		< 65	65 - 74	75 - 84	85 +	< 65	65 - 74	75 - 84	85 +		< 65	65 - 74	75 - 84	85 +	
Beneficiaries (in 000s)	43,338	6,731	18,163	13,297	5,148	3,577	8,335	5,646	1,553	19,111	3,154	9,828	7,634	3,588	24,204
	<i>139</i>	<i>99</i>	<i>145</i>	<i>92</i>	<i>75</i>	<i>77</i>	<i>126</i>	<i>77</i>	<i>47</i>	<i>128</i>	<i>72</i>	<i>126</i>	<i>78</i>	<i>60</i>	<i>136</i>

Beneficiaries as a Percent of Column Total

Metropolitan Area Resident															
Yes	75.98	72.63	75.81	77.26	77.67	72.69	74.59	77.08	77.64	75.22	72.55	76.84	77.42	77.73	76.60
	<i>0.22</i>	<i>0.69</i>	<i>0.42</i>	<i>0.28</i>	<i>0.54</i>	<i>1.11</i>	<i>0.88</i>	<i>0.56</i>	<i>1.39</i>	<i>0.43</i>	<i>1.43</i>	<i>0.78</i>	<i>0.59</i>	<i>0.72</i>	<i>0.44</i>
No	24.02	27.37	24.19	22.74	22.33	27.31	25.41	22.92	22.36	24.78	27.45	23.16	22.58	22.27	23.40
	<i>0.22</i>	<i>0.69</i>	<i>0.42</i>	<i>0.28</i>	<i>0.54</i>	<i>1.11</i>	<i>0.88</i>	<i>0.56</i>	<i>1.39</i>	<i>0.43</i>	<i>1.43</i>	<i>0.78</i>	<i>0.59</i>	<i>0.72</i>	<i>0.44</i>

Source: Medicare Current Beneficiary Survey

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 2005

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	White non-Hispanic					Black non-Hispanic					Hispanic				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	43,338	4,473	14,045	11,023	4,360	33,901	1,173	1,615	924	345	4,057	691	1,523	775	272	3,261
	139	97	168	114	64	233	49	57	34	19	84	62	99	52	23	190
Beneficiaries as a Percent of Column Total																
Gender																
Male	44.12	51.85	46.24	43.17	30.28	43.93	50.38	42.88	36.28	26.17*	42.12	59.79	47.04	40.41	34.72*	47.14
	0.26	0.99	0.73	0.53	0.77	0.33	1.84	2.05	2.17	2.82	1.10	3.40	2.68	2.70	3.45	1.48
Female	55.88	48.15	53.76	56.83	69.72	56.07	49.62	57.12	63.72	73.83	57.88	40.21	52.96	59.59	65.28	52.86
	0.26	0.99	0.73	0.53	0.77	0.33	1.84	2.05	2.17	2.82	1.10	3.40	2.68	2.70	3.45	1.48
Marital Status																
Married	51.53	41.12	68.62	52.06	25.64	54.10	24.17	39.32	33.09	12.95*	31.29	37.30	57.50	47.16	24.70*	48.05
	0.44	1.75	0.88	0.66	0.94	0.54	2.68	2.44	2.78	2.41	1.49	3.50	2.45	2.90	3.34	1.43
Widowed	29.16	5.84	16.79	38.33	68.28	28.95	10.35*	32.69	52.30	78.92	34.59	9.13*	21.91	37.58	63.01	26.32
	0.34	0.88	0.82	0.69	1.01	0.44	1.86	2.58	2.79	2.47	1.37	2.69	2.17	3.22	3.74	1.41
Divorced/separated	12.10	26.08	11.85	6.42	2.48	10.76	31.16	20.85	9.36*	4.92*	19.87	25.68	15.34	11.82*	7.74*	16.07
	0.28	1.65	0.55	0.36	0.35	0.32	2.81	2.21	1.62	1.59	1.35	3.15	1.82	1.95	2.15	1.31
Never married	7.21	26.96	2.73	3.19	3.60	6.19	34.32	7.14*	5.26*	3.22*	14.24	27.89	5.24*	3.45*	4.55*	9.56
	0.19	1.36	0.25	0.23	0.40	0.20	2.49	1.20	1.28	1.08	0.95	2.75	1.43	1.60	1.87	0.79
Living Arrangement																
Community																
Lives alone	27.99	25.29	21.91	33.77	40.87	28.65	26.70	33.79	30.29	34.49	31.00	17.82*	19.13	29.19	28.74*	22.04
	0.42	1.47	0.81	0.69	0.87	0.48	2.69	2.26	2.25	3.65	1.21	2.94	1.68	2.80	3.33	1.12
With spouse	49.54	40.24	67.47	49.67	21.92	52.23	21.60	35.12	30.35	12.19*	28.18	35.92	56.21	44.77	24.00*	46.51
	0.45	1.74	0.87	0.70	0.83	0.55	2.52	2.28	2.59	2.53	1.28	3.45	2.35	3.00	3.35	1.44
With children	9.64	7.64	5.15	8.16	13.44	7.52	17.36	15.90	23.71	22.60*	18.67	14.30*	15.07	16.64	32.72*	16.75
	0.25	0.79	0.34	0.40	0.72	0.22	2.76	2.11	2.04	2.98	1.36	2.91	1.77	2.43	3.46	1.23
With others	7.75	21.10	4.31	3.52	3.85	6.21	29.09	12.00	9.80*	10.39*	16.30	29.97	8.61*	4.76*	7.71*	12.15
	0.25	1.17	0.36	0.30	0.44	0.25	2.61	1.62	1.81	2.86	1.17	2.83	1.50	1.28	2.45	1.07
Long-Term Care Facility																
	5.08	5.73	1.16	4.88	19.92	5.39	5.25*	3.18*	5.84*	20.33*	5.84	1.99*	0.97*	4.64*	6.82*	2.55*
	0.16	0.56	0.15	0.32	0.75	0.18	1.23	0.76	1.14	3.33	0.64	0.68	0.42	1.38	2.09	0.42

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 2005

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	White non-Hispanic					Black non-Hispanic					Hispanic				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	43,338	4,473	14,045	11,023	4,360	33,901	1,173	1,615	924	345	4,057	691	1,523	775	272	3,261
	139	97	168	114	64	233	49	57	34	19	84	62	99	52	23	190
Beneficiaries as a Percent of Column Total																
Schooling																
0 - 8 years	12.66	10.10	5.98	9.61	16.02	8.87	11.84	12.78	29.15	49.30	19.01	33.97	37.12	47.39	58.76	40.53
	0.31	0.81	0.42	0.43	0.97	0.31	1.70	1.41	2.92	3.92	1.20	3.87	1.99	2.93	4.97	1.53
9 - 12 years (no diploma)	15.42	17.59	11.86	14.84	17.98	14.30	24.64	29.22	22.53	19.89*	25.65	19.06	15.83	13.99*	11.26*	15.73
	0.32	1.10	0.57	0.50	0.84	0.35	2.62	2.46	2.43	3.17	1.33	2.52	1.76	2.27	2.62	1.18
High school graduate	30.38	34.24	32.37	31.55	31.18	32.22	32.22	25.33	26.94	15.99*	26.98	21.20	23.02	15.44*	14.72*	20.20
	0.47	1.59	0.89	0.74	1.18	0.52	2.92	2.48	2.55	2.91	1.50	3.67	2.52	2.42	2.98	1.63
Voc/tech/bus/etc.	7.04	6.33	7.93	7.77	7.63	7.63	5.66*	5.81*	3.46*	1.21*	4.88	4.03*	3.47*	5.14*	3.10*	3.96*
	0.24	0.80	0.57	0.41	0.62	0.30	1.25	1.63	1.06	0.87	0.85	1.59	0.87	1.24	1.57	0.53
Some college	14.69	17.18	16.42	15.00	11.89	15.54	15.72	12.94	7.76*	3.24*	11.86	14.97*	11.56	5.45*	3.38*	10.21
	0.36	1.22	0.73	0.60	0.66	0.43	2.36	1.81	1.28	1.66	1.02	3.00	1.69	1.48	1.70	1.14
Any college degree	19.80	14.56	25.43	21.23	15.30	21.44	9.91*	13.92	10.17*	10.38*	11.62	6.78*	9.00*	12.59*	8.77*	9.37
	0.53	1.37	1.00	0.69	0.93	0.61	2.55	1.71	1.66	2.25	1.06	2.26	1.38	1.64	2.79	0.91
Income																
\$5,000 or less	4.05	5.98	1.80	3.04	4.20	3.06	10.69	7.51*	6.91*	12.83*	8.74	8.63*	7.11*	6.78*	13.89*	7.92
	0.19	0.75	0.24	0.24	0.43	0.19	1.99	1.63	1.14	2.48	1.07	2.29	1.27	1.31	2.20	0.84
\$5,001 - \$10,000	16.26	29.62	8.05	9.71	16.74	12.55	41.97	23.51	29.97	46.82	32.30	38.59	26.07	30.39	40.48	30.95
	0.32	1.36	0.57	0.47	0.80	0.31	2.59	2.02	2.82	4.02	1.46	4.46	2.21	2.37	3.86	1.41
\$10,001 - \$15,000	16.89	21.21	11.18	16.40	22.64	15.68	22.95	19.13	24.70	22.76*	21.81	23.36	23.99	27.90	15.15*	24.05
	0.30	1.34	0.56	0.49	0.82	0.34	2.27	1.92	2.48	3.06	1.17	3.56	1.78	2.18	3.44	1.13
\$15,001 - \$20,000	11.16	9.30	8.83	13.07	15.84	11.17	9.41*	11.71	10.22*	4.06*	10.06	11.39*	9.77*	9.30*	10.07*	10.03
	0.27	0.84	0.50	0.43	0.89	0.32	1.93	1.48	1.61	1.48	0.93	2.60	1.51	1.58	2.73	0.99
\$20,001 - \$25,000	10.50	6.91	10.85	13.02	12.05	11.19	4.22*	10.07*	8.56*	4.39*	7.55	10.28*	7.97*	7.66*	5.43*	8.17
	0.26	0.86	0.56	0.45	0.75	0.27	1.23	1.58	1.52	1.97	0.84	2.48	1.64	1.50	1.52	1.12
\$25,001 - \$30,000	8.90	5.19	10.61	11.63	6.88	9.75	4.26*	7.78*	6.51*	3.28*	6.09	1.31*	5.89*	4.50*	6.28*	4.62
	0.28	0.79	0.58	0.51	0.54	0.32	1.15	1.31	1.37	1.67	0.74	0.59	1.20	1.19	2.09	0.63
\$30,001 - \$35,000	6.19	5.31	8.40	6.50	4.43	6.86	1.44*	4.87*	4.04*	1.07*	3.37*	0.40*	4.97*	2.50*	1.12*	3.09*
	0.23	0.79	0.50	0.41	0.44	0.27	0.67	1.05	1.21	0.78	0.52	0.32	1.27	0.92	1.06	0.66
\$35,001 - \$40,000	6.31	3.25	8.98	7.19	4.26	7.03	3.15*	6.59*	3.79*	0.62*	4.45*	2.28*	2.79*	2.07*	0.58*	2.33*
	0.22	0.53	0.51	0.42	0.50	0.29	1.04	1.61	0.89	0.65	0.71	1.04	0.79	0.70	0.59	0.50
More than \$40,000	19.73	13.25	31.31	19.42	12.96	22.70	1.91*	8.82*	5.30*	4.17*	5.63	3.75*	11.43	8.90*	7.00*	8.83
	0.42	1.29	0.85	0.67	0.71	0.52	0.71	1.32	1.19	1.34	0.62	1.50	1.40	1.37	2.29	0.90

Table 1.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Race/Ethnicity and Age, 2005

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	White non-Hispanic					Black non-Hispanic					Hispanic				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	43,338	4,473	14,045	11,023	4,360	33,901	1,173	1,615	924	345	4,057	691	1,523	775	272	3,261
	<i>139</i>	<i>97</i>	<i>168</i>	<i>114</i>	<i>64</i>	<i>233</i>	<i>49</i>	<i>57</i>	<i>34</i>	<i>19</i>	<i>84</i>	<i>62</i>	<i>99</i>	<i>52</i>	<i>23</i>	<i>190</i>

Beneficiaries as a Percent of Column Total

Metropolitan Area Resident																
Yes	75.98	68.37	73.02	75.40	76.35	73.61	79.38	85.76	85.33	78.72	83.22	89.80	90.44	89.55	94.01	90.39
	<i>0.22</i>	<i>1.30</i>	<i>0.58</i>	<i>0.39</i>	<i>0.63</i>	<i>0.34</i>	<i>2.47</i>	<i>1.78</i>	<i>1.39</i>	<i>4.24</i>	<i>1.25</i>	<i>2.59</i>	<i>1.66</i>	<i>1.54</i>	<i>1.71</i>	<i>1.24</i>
No	24.02	31.63	26.98	24.60	23.65	26.39	20.62	14.24	14.67	21.28*	16.78	10.20*	9.56*	10.45*	5.99*	9.61
	<i>0.22</i>	<i>1.30</i>	<i>0.58</i>	<i>0.39</i>	<i>0.63</i>	<i>0.34</i>	<i>2.47</i>	<i>1.78</i>	<i>1.39</i>	<i>4.24</i>	<i>1.25</i>	<i>2.59</i>	<i>1.66</i>	<i>1.54</i>	<i>1.71</i>	<i>1.24</i>

Source: Medicare Current Beneficiary Survey

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

1 Total includes persons of other race/ethnicity and persons who did not report their race/ethnicity.

Table 1.4a Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Living Arrangement and Age, 2005

Community Residents⁺

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	41,119	1,631	4,113	4,364	2,016	12,124	2,495	11,482	6,383	1,101	21,461	2,268	2,322	1,896	1,048	7,534
	139	91	128	79	54	188	108	169	105	41	198	86	99	68	46	156
Beneficiaries as a Percent of Column Total																
Marital Status																
Married	53.48	1.48*	3.79*	2.93	2.51*	2.96	99.40	99.97	99.92	100.00	99.89	2.62*	3.35*	2.12*	1.26*	2.53
	0.45	0.47	0.72	0.38	0.48	0.28	0.47	0.03	0.06	0.00	0.06	0.61	0.71	0.53	0.47	0.31
Widowed	27.77	13.84	51.90	77.44	89.76	62.26	.*	.*	.*	.*	.*	9.48	52.70	77.77	91.51	51.40
	0.36	1.86	1.72	0.98	0.92	0.75	.	.	.	.	.	1.48	2.17	1.55	1.06	1.00
Divorced/separated	12.22	48.58	35.45	13.48	3.37*	23.98	0.60*	0.03*	0.08*	.*	0.11*	41.20	36.08	14.27	4.99*	27.80
	0.29	2.84	1.63	0.81	0.56	0.73	0.47	0.03	0.06	.	0.06	1.76	1.99	1.37	0.92	0.93
Never married	6.53	36.10	8.85	6.15	4.36*	10.80	.*	.*	.*	.*	.*	46.70	7.87	5.85*	2.24*	18.27
	0.19	2.75	0.96	0.57	0.63	0.54	.	.	.	.	.	1.91	1.15	0.84	0.59	0.75
Race/Ethnicity																
White non-Hispanic	78.19	69.56	74.95	85.55	88.56	80.30	72.43	82.76	85.99	86.78	82.73	56.81	57.30	68.02	71.90	61.89
	0.50	2.20	1.28	1.02	0.93	0.74	2.01	0.77	0.76	1.38	0.58	1.74	2.25	1.53	1.89	1.09
Black non-Hispanic	9.31	19.25	13.29	6.43	5.92	10.40	10.19	4.95	4.41	3.82*	5.34	24.08	19.43	16.36	10.86	18.86
	0.19	1.78	0.94	0.49	0.71	0.43	1.11	0.31	0.44	0.78	0.25	1.52	1.79	1.12	1.05	0.78
Hispanic	7.75	7.57*	7.10	5.20	3.88*	5.94	9.99	7.48	5.45	5.92*	7.09	13.52	15.55	8.77	10.48	12.53
	0.46	1.45	0.67	0.71	0.55	0.49	1.31	0.65	0.50	0.92	0.49	1.46	1.60	1.05	1.27	0.82
Other	4.75	3.62*	4.66	2.82	1.64*	3.36	7.40*	4.82	4.15	3.47*	4.85	5.59	7.71*	6.85*	6.76*	6.72
	0.21	0.81	0.64	0.46	0.39	0.29	1.52	0.40	0.45	0.81	0.32	0.81	1.33	0.96	1.11	0.52
Schooling																
0 - 8 years	12.03	12.17	9.81	13.10	17.29	12.50	9.78	7.54	11.03	15.91	9.24	14.12	18.01	21.65	31.58	19.40
	0.30	1.58	0.87	0.82	1.16	0.52	1.19	0.52	0.66	1.73	0.39	1.16	1.40	1.59	2.07	0.72
9 - 12 years (no diploma)	15.26	18.15	14.93	16.87	18.54	16.64	17.75	12.14	12.51	12.37	12.91	19.46	19.26	20.39	21.43	19.87
	0.32	2.12	1.15	0.86	1.40	0.66	1.62	0.60	0.54	1.44	0.43	1.37	1.83	1.56	1.92	0.79
High school graduate	30.44	28.34	29.70	30.02	31.66	29.94	33.73	31.18	30.11	26.36	30.92	32.79	29.57	28.88	25.19	29.85
	0.49	2.23	1.70	1.20	1.53	0.92	2.05	0.92	0.90	1.91	0.58	1.90	2.07	1.86	1.97	0.96
Voc/tech/bus/etc.	7.16	6.15*	7.50	8.99	8.36	7.99	7.02	7.52	6.61	7.93*	7.21	6.12	5.96*	5.16*	4.84*	5.67
	0.25	1.11	1.03	0.69	0.97	0.46	1.16	0.58	0.50	1.22	0.39	0.85	1.00	0.92	1.00	0.51
Some college	14.93	20.83	15.61	14.26	9.91	14.94	15.18	16.54	14.44	16.36	15.75	16.64	11.58	11.44	6.89*	12.53
	0.38	2.09	1.18	0.87	0.98	0.55	1.67	0.75	0.72	1.41	0.49	1.52	1.33	1.33	1.24	0.76
Any college degree	20.17	14.36	22.45	16.76	14.23	18.00	16.54	25.09	25.30	21.08	23.96	10.87	15.61	12.47	10.07*	12.68
	0.53	1.83	1.83	0.95	1.39	0.83	1.95	1.00	1.01	1.83	0.75	2.04	1.56	1.33	1.51	0.83

Table 1.4a Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Living Arrangement and Age, 2005

Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	41,119	1,631	4,113	4,364	2,016	12,124	2,495	11,482	6,383	1,101	21,461	2,268	2,322	1,896	1,048	7,534
	<i>139</i>	<i>91</i>	<i>128</i>	<i>79</i>	<i>54</i>	<i>188</i>	<i>108</i>	<i>169</i>	<i>105</i>	<i>41</i>	<i>198</i>	<i>86</i>	<i>99</i>	<i>68</i>	<i>46</i>	<i>156</i>
Beneficiaries as a Percent of Column Total																
Income																
\$5,000 or less	3.89	7.06	4.13	3.66	4.98	4.50	3.66*	1.81	2.15	2.94*	2.18	10.56	4.68*	8.08	7.93*	7.76
	<i>0.19</i>	<i>1.11</i>	<i>0.71</i>	<i>0.41</i>	<i>0.77</i>	<i>0.40</i>	<i>1.09</i>	<i>0.26</i>	<i>0.31</i>	<i>0.71</i>	<i>0.25</i>	<i>1.25</i>	<i>0.75</i>	<i>0.96</i>	<i>1.08</i>	<i>0.57</i>
\$5,001 - \$10,000	15.17	47.05	21.68	17.97	19.31	23.36	8.55	3.63	3.67	3.75*	4.22	46.87	27.22	25.62	30.30	33.16
	<i>0.32</i>	<i>2.59</i>	<i>1.44</i>	<i>1.04</i>	<i>1.28</i>	<i>0.70</i>	<i>1.13</i>	<i>0.35</i>	<i>0.41</i>	<i>0.76</i>	<i>0.27</i>	<i>1.99</i>	<i>1.86</i>	<i>1.52</i>	<i>2.31</i>	<i>0.93</i>
\$10,001 - \$15,000	16.53	23.60	21.88	24.37	24.33	23.41	13.22	7.91	9.93	13.19	9.40	27.22	23.19	26.66	26.59	25.75
	<i>0.30</i>	<i>2.29</i>	<i>1.23</i>	<i>0.99</i>	<i>1.33</i>	<i>0.67</i>	<i>1.53</i>	<i>0.55</i>	<i>0.53</i>	<i>1.34</i>	<i>0.43</i>	<i>1.80</i>	<i>1.75</i>	<i>1.76</i>	<i>1.98</i>	<i>0.90</i>
\$15,001 - \$20,000	11.30	8.16*	12.09	14.64	17.18	13.33	12.86	8.08	11.72	14.16	10.03	8.98	11.81	12.80	14.99	11.65
	<i>0.28</i>	<i>1.45</i>	<i>0.99</i>	<i>0.92</i>	<i>1.42</i>	<i>0.58</i>	<i>1.57</i>	<i>0.51</i>	<i>0.54</i>	<i>1.33</i>	<i>0.43</i>	<i>1.01</i>	<i>1.43</i>	<i>1.27</i>	<i>1.89</i>	<i>0.70</i>
\$20,001 - \$25,000	10.71	5.14*	11.45	11.18	11.77	10.56	13.07	10.30	13.92	16.26	12.00	1.87*	9.52	10.92	7.48*	7.29
	<i>0.27</i>	<i>1.10</i>	<i>0.99</i>	<i>0.80</i>	<i>1.02</i>	<i>0.48</i>	<i>1.48</i>	<i>0.61</i>	<i>0.64</i>	<i>1.54</i>	<i>0.43</i>	<i>0.46</i>	<i>1.19</i>	<i>1.15</i>	<i>1.19</i>	<i>0.52</i>
\$25,001 - \$30,000	9.11	3.00*	8.33	8.95	6.22	7.48	9.00	11.02	13.43	9.66	11.43	1.62*	7.98	6.28*	4.16*	5.11
	<i>0.29</i>	<i>0.85</i>	<i>0.85</i>	<i>0.75</i>	<i>0.73</i>	<i>0.46</i>	<i>1.30</i>	<i>0.64</i>	<i>0.62</i>	<i>1.34</i>	<i>0.46</i>	<i>0.46</i>	<i>1.28</i>	<i>0.96</i>	<i>1.00</i>	<i>0.47</i>
\$30,001 - \$35,000	6.43	1.61*	5.30	4.53	3.89*	4.29	9.07	9.45	8.27	8.46*	9.01	0.64*	4.76*	2.58*	1.58*	2.53
	<i>0.24</i>	<i>0.49</i>	<i>0.73</i>	<i>0.52</i>	<i>0.69</i>	<i>0.30</i>	<i>1.35</i>	<i>0.60</i>	<i>0.54</i>	<i>1.10</i>	<i>0.40</i>	<i>0.30</i>	<i>0.88</i>	<i>0.55</i>	<i>0.57</i>	<i>0.36</i>
\$35,001 - \$40,000	6.52	1.84*	4.36	4.51	3.55*	3.94	6.68	10.39	9.57	6.91*	9.53	1.12*	3.50*	2.14*	0.88*	2.08
	<i>0.24</i>	<i>0.75</i>	<i>0.63</i>	<i>0.57</i>	<i>0.65</i>	<i>0.33</i>	<i>1.15</i>	<i>0.59</i>	<i>0.62</i>	<i>1.11</i>	<i>0.42</i>	<i>0.39</i>	<i>0.86</i>	<i>0.54</i>	<i>0.39</i>	<i>0.33</i>
More than \$40,000	20.35	2.55*	10.79	10.18	8.77	9.13	23.90	37.41	27.33	24.67	32.19	1.13*	7.35*	4.91*	6.09*	4.69
	<i>0.44</i>	<i>0.73</i>	<i>1.10</i>	<i>0.60</i>	<i>0.93</i>	<i>0.44</i>	<i>2.23</i>	<i>1.01</i>	<i>1.08</i>	<i>1.79</i>	<i>0.73</i>	<i>0.37</i>	<i>1.45</i>	<i>0.73</i>	<i>1.05</i>	<i>0.58</i>
Metropolitan Area																
Resident																
Yes	76.06	76.39	75.12	75.10	78.17	75.79	65.67	74.96	77.27	78.88	74.77	76.60	81.09	83.08	80.52	80.16
	<i>0.24</i>	<i>2.19</i>	<i>1.46</i>	<i>0.76</i>	<i>1.02</i>	<i>0.65</i>	<i>2.26</i>	<i>0.69</i>	<i>0.64</i>	<i>1.45</i>	<i>0.56</i>	<i>1.90</i>	<i>1.74</i>	<i>1.34</i>	<i>1.53</i>	<i>1.07</i>
No	23.94	23.61	24.88	24.90	21.83	24.21	34.33	25.04	22.73	21.12	25.23	23.40	18.91	16.92	19.48	19.84
	<i>0.24</i>	<i>2.19</i>	<i>1.46</i>	<i>0.76</i>	<i>1.02</i>	<i>0.65</i>	<i>2.26</i>	<i>0.69</i>	<i>0.64</i>	<i>1.45</i>	<i>0.56</i>	<i>1.90</i>	<i>1.74</i>	<i>1.34</i>	<i>1.53</i>	<i>1.07</i>

Source: Medicare Current Beneficiary Survey

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

- 1 The term *community residents* includes beneficiaries who resided only in the community during the year, and beneficiaries who resided part of the year in the community and part of the year in a long-term care facility. It excludes beneficiaries who resided only in a long-term care facility during the year.

Table 1.4b Demographic and Socioeconomic Characteristics of Noninstitutionalized Male Medicare Beneficiaries, by Living Arrangement and Age, 2005

Male Community Residents⁺

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	18,370	847	1,286	1,120	412	3,666	1,375	6,233	3,848	730	12,186	1,159	687	465	206	2,518
	123.75	52	65	44	29	103	75	113	73	32	140	60	51	37	22	72
Beneficiaries as a Percent of Column Total																
Marital Status																
Married	67.68	1.40*	4.42*	7.27*	6.94*	4.88	98.91	99.94	99.87	100.00	99.81	2.80*	5.64*	2.96*	0.94*	3.45*
	0.59	0.65	1.26	1.25	1.89	0.60	0.84	0.05	0.09	0.00	0.10	0.85	1.49	1.25	0.94	0.59
Widowed	12.26	5.01*	29.14	65.84	82.92	40.80	.	.	.	.	.	7.56*	27.05	65.60	87.18	30.13
	0.36	1.51	2.52	2.44	2.58	1.46	.	.	.	.	.	2.13	2.80	3.59	3.16	1.38
Divorced/Separated	12.03	50.64	48.30	17.79	3.89*	34.54	1.09*	0.06*	0.13*	.	0.19*	36.72	55.05	21.54*	8.71*	36.58
	0.46	3.33	2.83	1.87	1.15	1.56	0.84	0.05	0.09	.	0.10	2.72	3.41	3.28	2.85	1.89
Never married	8.03	42.94	18.13	9.10*	6.25*	19.78	.	.	.	.	.	52.92	12.26*	9.90*	3.17*	29.84
	0.30	3.36	2.37	1.26	2.05	1.11	.	.	.	.	.	2.83	2.69	2.21	1.81	1.75
Race/Ethnicity																
White non-Hispanic	78.21	68.66	72.64	85.54	86.93	77.25	67.45	81.88	86.12	87.16	81.91	58.15	59.67	70.51	69.09	61.74
	0.64	2.71	2.01	1.89	2.37	1.09	2.65	1.02	0.88	1.75	0.73	2.70	3.54	3.15	4.30	1.88
Black non-Hispanic	8.73	18.08	13.93	5.75*	6.01*	11.51	10.52	5.49	4.48	3.25*	5.61	21.76	20.21*	16.99*	13.70*	19.79
	0.28	1.96	1.67	1.14	1.44	0.73	1.36	0.41	0.51	0.95	0.31	1.81	3.09	2.74	3.10	1.28
Hispanic	8.21	9.24*	10.32*	5.15*	4.28*	7.81	11.14*	7.61	5.22	6.72*	7.20	15.04	15.21*	9.11*	11.40*	13.69
	0.53	1.89	1.24	0.92	1.57	0.70	1.68	0.78	0.61	1.23	0.55	2.16	2.62	2.20	2.49	1.43
Other	4.84	4.02*	3.12*	3.56*	2.78*	3.42	10.89*	5.01	4.18	2.87*	5.28	5.05*	4.91*	3.39*	5.81*	4.77
	0.35	1.16	0.97	1.03	1.20	0.49	2.46	0.62	0.58	0.84	0.47	0.98	1.65	1.42	2.37	0.62
Schooling																
0 - 8 years	12.57	13.20*	13.74	17.05	14.55*	14.70	13.62	8.72	11.95	15.08	10.65	13.19	22.13*	25.65*	29.99*	19.05
	0.47	2.32	1.98	1.92	2.62	1.16	1.67	0.71	0.81	1.75	0.54	1.45	3.27	3.96	5.97	1.50
9 - 12 years (no diploma)	15.22	21.90	14.84	16.18	18.14*	17.26	20.83	12.72	12.13	11.95*	13.42	21.53	22.47*	19.74*	18.83*	21.29
	0.58	2.96	2.06	1.63	2.85	1.27	2.43	0.89	0.79	1.64	0.63	2.03	3.58	3.12	4.43	1.41
High school graduate	26.66	24.06	23.10	21.23	32.57	23.71	31.78	26.02	26.16	22.18	26.51	37.10	29.75	23.78*	25.90*	31.90
	0.70	2.78	2.73	1.85	3.10	1.37	2.72	1.26	1.16	2.13	0.78	2.78	3.36	3.25	5.07	1.84
Voc/tech/bus/etc.	6.30	5.49*	6.88*	7.09*	5.29*	6.45	6.60*	6.62	6.44	9.13*	6.71	4.99*	1.71*	4.06*	6.95*	4.04*
	0.31	1.42	1.66	1.19	1.72	0.72	1.55	0.66	0.59	1.61	0.44	1.22	0.93	1.59	3.02	0.64
Some college	14.67	22.35	15.57	13.47	10.31*	16.02	11.67	15.77	14.38	17.79	14.98	14.39	7.81*	9.14*	5.67*	11.03
	0.54	2.72	2.21	1.65	2.41	1.05	1.75	1.01	0.90	1.79	0.63	2.21	2.23	2.32	2.51	1.27
Any college degree	24.58	12.99*	25.87	24.99	19.14*	21.86	15.48	30.15	28.94	23.87	27.74	8.80*	16.12*	17.63*	12.66*	12.69
	0.77	2.53	2.78	2.40	3.34	1.41	2.77	1.29	1.32	2.37	0.94	2.57	3.32	3.16	3.77	1.68

Table 1.4b Demographic and Socioeconomic Characteristics of Noninstitutionalized Male Medicare Beneficiaries, by Living Arrangement and Age, 2005

Male Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	18,370	847	1,286	1,120	412	3,666	1,375	6,233	3,848	730	12,186	1,159	687	465	206	2,518
	123.75	52	65	44	29	103	75	113	73	32	140	60	51	37	22	72
Beneficiaries as a Percent of Column Total																
Income																
\$5,000 or less	3.51	9.46*	4.64*	3.28*	4.28*	5.30	3.90*	2.09*	2.04*	2.63*	2.31	9.70	3.15*	5.71*	3.87*	6.70
	0.25	1.82	1.18	0.86	1.38	0.68	1.41	0.35	0.32	0.68	0.27	1.48	1.28	1.61	1.86	0.82
\$5,001 - \$10,000	11.54	41.46	20.26	13.32	10.16*	21.90	9.68*	3.61	3.34	2.70*	4.15	46.14	18.34*	22.07*	22.43*	32.16
	0.40	3.24	2.51	1.44	2.15	1.23	1.52	0.46	0.47	0.88	0.34	2.80	2.90	3.00	3.94	1.63
\$10,001 - \$15,000	13.44	26.68	18.91	18.27	15.84*	20.16	14.30	7.16	8.89	13.91*	8.92	28.24	24.48	19.97*	26.75*	25.56
	0.46	3.11	2.07	1.75	2.94	1.35	2.15	0.64	0.63	1.79	0.53	2.84	3.42	2.79	4.24	1.52
\$15,001 - \$20,000	10.54	7.81*	9.60*	12.37	21.17*	11.33	14.78	7.81	12.02	13.94	10.29	9.29*	12.01*	10.68*	12.73*	10.57
	0.45	1.75	1.48	1.60	3.23	0.90	2.49	0.65	0.84	1.89	0.56	1.43	1.96	2.28	3.15	1.02
\$20,001 - \$25,000	10.82	5.25*	11.97*	11.34	12.60*	10.30	13.80	9.15	13.75	16.28	11.56	1.53*	12.37*	17.94*	7.32*	7.99
	0.42	1.42	2.47	1.57	2.63	1.15	2.11	0.71	0.85	1.92	0.54	0.63	2.54	2.75	2.60	0.88
\$25,001 - \$30,000	9.44	1.32*	9.19*	10.86	8.54*	7.81	9.94*	9.90	12.38	9.57*	10.67	1.78*	10.53*	8.57*	7.10*	5.86
	0.42	0.66	1.50	1.59	2.02	0.80	1.69	0.74	0.86	1.54	0.51	0.66	2.72	2.41	2.18	0.96
\$30,001 - \$35,000	7.56	1.87*	7.80*	7.80*	5.89*	6.22	8.67*	9.10	8.78	8.54*	8.92	0.82*	5.52*	4.17*	3.21*	2.92*
	0.39	0.77	1.38	1.44	1.83	0.70	1.58	0.76	0.70	1.47	0.49	0.48	1.62	1.34	1.89	0.59
\$35,001 - \$40,000	7.91	2.47*	3.79*	6.00*	4.18*	4.21	7.33*	11.80	9.77	5.96*	10.31	1.44*	2.39*	1.45*	1.82*	1.73*
	0.34	1.32	0.94	1.05	1.68	0.48	1.93	0.83	0.70	1.19	0.49	0.66	1.22	0.83	1.28	0.50
More than \$40,000	25.25	3.68*	13.84	16.75	17.35*	12.78	17.60	39.37	29.02	26.46	32.87	1.07*	11.21*	9.45*	14.77*	6.51
	0.67	1.21	1.88	1.81	2.82	1.07	2.25	1.30	1.29	1.97	0.89	0.49	3.05	2.10	3.32	1.08
Metropolitan Area Resident																
Yes	75.14	76.44	72.82	75.42	81.20	75.40	67.03	74.51	76.96	78.38	74.67	75.08	78.17	81.99	72.85	77.01
	0.42	2.20	2.05	1.24	2.74	1.06	2.63	0.96	0.78	1.87	0.64	2.22	3.37	2.70	4.21	1.40
No	24.86	23.56	27.18	24.58	18.80*	24.60	32.97	25.49	23.04	21.62	25.33	24.92	21.83	18.01*	27.15*	22.99
	0.42	2.20	2.05	1.24	2.74	1.06	2.63	0.96	0.78	1.87	0.64	2.22	3.37	2.70	4.21	1.40

Source: Medicare Current Beneficiary Survey

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

- 1 The term *community residents* includes beneficiaries who resided only in the community during the year, and beneficiaries who resided part of the year in the community and part of the year in a long-term care facility. It excludes beneficiaries who resided only in a long-term care facility during the year.

Table 1.4c Demographic and Socioeconomic Characteristics of Noninstitutionalized Female Medicare Beneficiaries, by Living Arrangement and Age, 2005

Female Community Residents⁺

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	22,749	784	2,827	3,243	1,604	8,458	1,120	5,249	2,536	371	9,275	1,109	1,635	1,431	842	5,016
	138	66	112	71	49	141	67	132	71	27	139	63	88	52	41	130
Beneficiaries as a Percent of Column Total																
Marital Status																
Married	42.02	1.55*	3.51*	1.43*	1.38*	2.13	100.00	100.00	100.00	100.00	100.00	2.43*	2.40*	1.85*	1.34*	2.07*
	0.56	0.75	0.90	0.29	0.34	0.33	0.00	0.00	0.00	0.00	0.00	0.86	0.76	0.57	0.55	0.35
Widowed	40.29	23.38*	62.25	81.45	91.51	71.56	.	.	.	.	.	11.50*	63.39	81.72	92.57	62.05
	0.56	3.14	2.09	0.98	0.83	0.87	.	.	.	.	.	2.30	2.55	1.77	1.20	1.24
Divorced/Separated	12.37	46.36	29.60	11.99	3.24*	19.40	.	.	.	.	.	45.90	28.17	11.90	4.07*	23.40
	0.38	3.78	1.93	0.89	0.63	0.76	.	.	.	.	.	2.75	2.32	1.55	1.00	1.07
Never married	5.32	28.71	4.63*	5.13	3.87*	6.91	.	.	.	.	.	40.18	6.04*	4.53*	2.01*	12.47
	0.25	3.56	0.81	0.57	0.58	0.52	.	.	.	.	.	2.80	1.23	0.92	0.67	0.81
Race/Ethnicity																
White non-Hispanic	78.17	70.55	76.00	85.55	88.98	81.62	78.55	83.79	85.80	86.04	83.80	55.41	56.31	67.22	72.59	61.96
	0.59	3.53	1.64	1.20	0.92	0.80	2.56	1.08	1.19	2.35	0.83	2.83	2.60	1.62	1.98	1.31
Black non-Hispanic	9.78	20.52	13.00	6.67	5.89*	9.92	9.78*	4.32	4.29*	4.96*	4.99	26.51	19.10	16.16	10.17*	18.40
	0.29	3.18	1.14	0.65	0.79	0.50	2.03	0.53	0.66	1.51	0.45	3.04	1.96	1.28	1.19	1.02
Hispanic	7.37	5.75*	5.64*	5.22	3.77*	5.13	8.57*	7.31	5.80	4.35*	6.93	11.93	15.70	8.65	10.25*	11.94
	0.50	2.07	0.87	0.82	0.55	0.55	1.50	0.83	0.89	1.56	0.64	1.77	1.85	1.11	1.34	0.87
Other	4.68	3.17*	5.36*	2.56*	1.35*	3.33	3.10*	4.58	4.11*	4.66*	4.28	6.15*	8.89*	7.97*	6.99*	7.70
	0.25	0.93	0.84	0.49	0.39	0.33	1.31	0.50	0.70	1.47	0.39	1.41	1.78	1.15	1.27	0.69
Schooling																
0 - 8 years	11.59	11.03*	8.01	11.75	17.95	11.55	5.03*	6.13	9.67	17.49*	7.41	15.06	16.37	20.41	31.92	19.56
	0.41	2.62	1.00	0.89	1.27	0.55	1.50	0.76	1.01	2.98	0.58	1.97	1.72	1.61	2.36	0.94
9 - 12 years (no diploma)	15.29	13.98*	14.98	17.11	18.63	16.37	13.94	11.44	13.08	13.16*	12.26	17.35	17.99	20.59	21.98	19.19
	0.41	2.89	1.42	1.07	1.56	0.76	2.25	0.78	1.00	2.63	0.65	2.08	2.07	1.66	2.12	0.84
High school graduate	33.47	33.08	32.72	33.02	31.44	32.63	36.13	37.29	35.97	34.36	36.68	28.42	29.50	30.46	25.04	28.86
	0.57	3.47	1.83	1.46	1.86	1.03	3.55	1.31	1.38	3.42	0.77	2.81	2.27	2.20	2.19	1.14
Voc/tech/bus/etc.	7.85	6.89*	7.78	9.63	9.09	8.65	7.54*	8.60	6.85	5.63*	7.88	7.27*	7.65*	5.50*	4.40*	6.46
	0.35	1.77	1.16	0.88	1.05	0.58	1.83	0.83	0.91	1.88	0.60	1.55	1.38	1.03	1.08	0.69
Some college	15.14	19.13	15.63	14.54	9.82	14.47	19.51	17.46	14.54	13.62*	16.76	18.93	13.08	12.16	7.15*	13.25
	0.52	3.45	1.41	1.11	1.18	0.67	2.74	1.16	1.02	2.92	0.79	2.34	1.76	1.48	1.44	0.97
Any college degree	16.64	15.88*	20.89	13.95	13.07	16.32	17.85	19.08	19.89	15.73*	19.03	12.97	15.42	10.87	9.52*	12.68
	0.53	2.75	2.10	0.97	1.44	0.94	2.95	1.16	1.26	2.52	0.88	2.88	1.95	1.34	1.64	0.98

Table 1.4c Demographic and Socioeconomic Characteristics of Noninstitutionalized Female Medicare Beneficiaries, by Living Arrangement and Age, 2005

Female Community Residents¹

Beneficiary Characteristic	Total	Lives Alone					Lives with Spouse					Lives with Children/Others				
		< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total	< 65	65 - 74	75 - 84	85 +	Total
Beneficiaries (in 000s)	22,749	784	2,827	3,243	1,604	8,458	1,120	5,249	2,536	371	9,275	1,109	1,635	1,431	842	5,016
	<i>138</i>	<i>66</i>	<i>112</i>	<i>71</i>	<i>49</i>	<i>141</i>	<i>67</i>	<i>132</i>	<i>71</i>	<i>27</i>	<i>139</i>	<i>63</i>	<i>88</i>	<i>52</i>	<i>41</i>	<i>130</i>
Beneficiaries as a Percent of Column Total																
Income																
\$5,000 of less	4.19	4.46*	3.89*	3.79	5.16*	4.15	3.36*	1.47*	2.32*	3.56*	2.02	11.46	5.32*	8.84	8.93*	8.29
	<i>0.22</i>	<i>1.40</i>	<i>0.84</i>	<i>0.47</i>	<i>0.92</i>	<i>0.41</i>	<i>1.62</i>	<i>0.32</i>	<i>0.53</i>	<i>1.33</i>	<i>0.32</i>	<i>1.94</i>	<i>1.05</i>	<i>1.31</i>	<i>1.29</i>	<i>0.74</i>
\$5,001 - \$10,000	18.10	53.08	22.32	19.58	21.66	24.00	7.16*	3.66	4.18*	5.81*	4.31	47.63	30.95	26.77	32.24	33.66
	<i>0.44</i>	<i>4.09</i>	<i>1.60</i>	<i>1.29</i>	<i>1.47</i>	<i>0.82</i>	<i>1.43</i>	<i>0.52</i>	<i>0.66</i>	<i>1.80</i>	<i>0.35</i>	<i>2.76</i>	<i>2.29</i>	<i>1.74</i>	<i>2.53</i>	<i>1.27</i>
\$10,001 - \$15,000	19.01	20.27	23.23	26.48	26.51	24.82	11.89*	8.79	11.51	11.76*	10.03	26.15	22.64	28.84	26.55	25.84
	<i>0.44</i>	<i>3.73</i>	<i>1.47</i>	<i>1.22</i>	<i>1.52</i>	<i>0.80</i>	<i>2.04</i>	<i>0.84</i>	<i>1.11</i>	<i>2.21</i>	<i>0.64</i>	<i>2.10</i>	<i>2.07</i>	<i>2.11</i>	<i>2.39</i>	<i>1.20</i>
\$15,001 - \$20,000	11.91	8.53*	13.23	15.42	16.16	14.19	10.50*	8.41	11.26	14.61*	9.69	8.64*	11.72	13.48	15.54	12.18
	<i>0.35</i>	<i>1.94</i>	<i>1.17</i>	<i>1.01</i>	<i>1.47</i>	<i>0.65</i>	<i>1.82</i>	<i>0.83</i>	<i>1.03</i>	<i>2.55</i>	<i>0.65</i>	<i>1.46</i>	<i>1.85</i>	<i>1.60</i>	<i>2.19</i>	<i>0.90</i>
\$20,001 - \$25,000	10.63	5.02*	11.21	11.13	11.56	10.67	12.18*	11.66	14.17	16.22*	12.59	2.23*	8.32*	8.65*	7.52*	6.93
	<i>0.38</i>	<i>1.59</i>	<i>1.15</i>	<i>0.88</i>	<i>1.19</i>	<i>0.56</i>	<i>2.07</i>	<i>0.88</i>	<i>1.04</i>	<i>2.66</i>	<i>0.68</i>	<i>0.70</i>	<i>1.41</i>	<i>1.19</i>	<i>1.25</i>	<i>0.67</i>
\$25,001 - \$30,000	8.84	4.81*	7.93	8.28	5.62*	7.34	7.84*	12.36	15.03	9.82*	12.44	1.45*	6.91*	5.54*	3.44*	4.73
	<i>0.35</i>	<i>1.61</i>	<i>0.99</i>	<i>0.91</i>	<i>0.89</i>	<i>0.54</i>	<i>1.61</i>	<i>0.94</i>	<i>1.07</i>	<i>2.45</i>	<i>0.65</i>	<i>0.63</i>	<i>1.24</i>	<i>1.04</i>	<i>1.08</i>	<i>0.54</i>
\$30,001 - \$35,000	5.52	1.33*	4.16*	3.40*	3.38*	3.46	9.56*	9.87	7.51	8.30*	9.12	0.45*	4.44*	2.07*	1.17*	2.33*
	<i>0.31</i>	<i>0.73</i>	<i>0.82</i>	<i>0.49</i>	<i>0.69</i>	<i>0.33</i>	<i>2.31</i>	<i>0.88</i>	<i>0.77</i>	<i>2.06</i>	<i>0.66</i>	<i>0.37</i>	<i>0.99</i>	<i>0.61</i>	<i>0.53</i>	<i>0.42</i>
\$35,001 - \$40,000	5.39	1.16*	4.61*	4.00	3.39*	3.83	5.87*	8.71	9.25	8.79*	8.52	0.78*	3.97*	2.37*	0.65*	2.25*
	<i>0.31</i>	<i>0.70</i>	<i>0.86</i>	<i>0.63</i>	<i>0.65</i>	<i>0.41</i>	<i>1.35</i>	<i>0.88</i>	<i>0.89</i>	<i>2.36</i>	<i>0.63</i>	<i>0.42</i>	<i>1.12</i>	<i>0.68</i>	<i>0.37</i>	<i>0.43</i>
More than \$40,000	16.40	1.33*	9.40	7.91	6.57	7.54	31.64	35.08	24.77	21.14*	31.29	1.20*	5.72*	3.44*	3.96*	3.78
	<i>0.46</i>	<i>0.60</i>	<i>1.14</i>	<i>0.67</i>	<i>0.97</i>	<i>0.45</i>	<i>3.78</i>	<i>1.45</i>	<i>1.54</i>	<i>2.76</i>	<i>0.98</i>	<i>0.54</i>	<i>1.36</i>	<i>0.64</i>	<i>0.96</i>	<i>0.58</i>
Metropolitan Area Resident																
Yes	76.80	76.33	76.17	74.98	77.39	75.96	64.01	75.49	77.73	79.87	74.89	78.19	82.32	83.43	82.40	81.74
	<i>0.46</i>	<i>4.23</i>	<i>2.01</i>	<i>0.94</i>	<i>1.22</i>	<i>0.79</i>	<i>3.30</i>	<i>1.11</i>	<i>1.28</i>	<i>2.53</i>	<i>0.95</i>	<i>2.44</i>	<i>2.26</i>	<i>1.32</i>	<i>1.62</i>	<i>1.09</i>
No	23.20	23.67	23.83	25.02	22.61	24.04	35.99	24.51	22.27	20.13*	25.11	21.81	17.68	16.57	17.60	18.26
	<i>0.46</i>	<i>4.23</i>	<i>2.01</i>	<i>0.94</i>	<i>1.22</i>	<i>0.79</i>	<i>3.30</i>	<i>1.11</i>	<i>1.28</i>	<i>2.53</i>	<i>0.95</i>	<i>2.44</i>	<i>2.26</i>	<i>1.32</i>	<i>1.62</i>	<i>1.09</i>

Source: Medicare Current Beneficiary Survey

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

- 1 The term *community residents* includes beneficiaries who resided only in the community during the year, and beneficiaries who resided part of the year in the community and part of the year in a long-term care facility. It excludes beneficiaries who resided only in a long-term care facility during the year.

Table 1.5 Demographic and Socioeconomic Characteristics of Institutionalized Medicare Beneficiaries, by Age, 2005

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Beneficiaries (in 000s)	2,201	336	245	643	976
	69	29	27	38	36
Beneficiaries as a Percent of Column Total					
Marital Status					
Married	13.88	2.76*	16.64*	24.56	10.07
	1.16	1.46	4.15	2.47	1.42
Widowed	56.00	7.16*	33.49*	55.01	79.12
	1.31	2.79	5.55	2.55	1.90
Divorced/separated	9.84	15.41*	27.43*	10.60*	3.17*
	0.92	3.22	4.90	1.60	0.76
Never married	20.27	74.67	22.45*	9.83*	7.64*
	1.22	4.11	4.38	1.61	1.24
Race/Ethnicity					
White non-Hispanic	83.52	76.49	66.95	84.86	89.21
	1.36	3.86	4.60	2.21	1.72
Black non-Hispanic	10.84	18.36*	21.08*	8.51*	7.21*
	1.06	3.78	4.80	1.62	1.16
Hispanic	3.80*	4.11*	6.07*	5.67*	1.90*
	0.63	1.32	2.59	1.70	0.61
Other	1.84*	1.04*	5.90*	0.96*	1.68*
	0.54	0.61	3.43	0.59	0.66
Schooling					
0 - 8 years	28.45	37.56	34.06*	20.31	28.91
	1.76	4.47	5.73	2.28	2.71
9 - 12 years (no diploma)	19.47	23.24*	24.23*	17.98*	17.56
	1.45	4.08	5.03	2.37	1.73
High school graduate	28.83	31.84	23.49*	27.36	30.25
	1.76	4.26	6.04	2.82	2.67
Voc/tech/bus/etc.	3.95*	1.24*	1.53*	6.01*	4.31*
	0.67	1.27	1.50	1.33	1.08
Some college	8.66	3.32*	12.16*	10.62*	8.40*
	0.94	1.36	5.49	1.97	1.45
Any college degree	10.63	2.80*	4.54*	17.73*	10.56*
	1.01	1.56	2.47	2.47	1.40

Table 1.5 Demographic and Socioeconomic Characteristics of Institutionalized Medicare Beneficiaries, by Age, 2005

Long-Term Care Facility-Only Residents¹

Beneficiary Characteristic	Total	Age			
		< 65	65 - 74	75 - 84	85 +
Beneficiaries (in 000s)	2,201	336	245	643	976
	69	29	27	38	36
Beneficiaries as a Percent of Column Total					
Income					
\$5,000 or less	7.15	9.65*	7.29*	6.88*	6.43*
	0.71	2.09	2.34	1.17	1.07
\$5,001 - \$10,000	36.50	47.95	47.49*	33.48	31.78
	1.43	4.53	5.56	2.58	1.96
\$10,001 - \$15,000	23.57	28.95	21.07*	21.49	23.71
	1.40	3.60	5.55	2.50	1.62
\$15,001 - \$20,000	8.63	3.59*	6.47*	10.31*	9.80
	0.84	1.72	2.37	1.58	1.19
\$20,001 - \$25,000	6.62	2.01*	5.57*	7.89*	7.64*
	0.86	1.43	2.72	1.94	1.36
\$25,001 - \$30,000	5.12	2.11*	4.57*	6.15*	5.63*
	0.80	1.63	2.43	1.67	1.18
\$30,001 - \$35,000	1.69*	.	.	2.98*	1.84*
	0.35	.	.	0.98	0.59
\$35,001 - \$40,000	2.47*	1.17*	1.83*	1.31*	3.85*
	0.47	0.98	1.76	0.65	0.91
More than \$40,000	8.24	4.58*	5.71*	9.51*	9.31
	0.81	1.87	2.72	1.90	1.03
Metropolitan Area Resident					
Yes	74.74	79.17	76.83	75.23	72.38
	1.20	3.97	3.85	2.26	1.70
No	25.26	20.83*	23.17*	24.77	27.62
	1.20	3.97	3.85	2.26	1.70

Source: Medicare Current Beneficiary Survey

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

1 The term *long-term care facility-only residents* includes beneficiaries who resided only in a long-term care facility during the year. It excludes beneficiaries who resided part of the year in the community and part of the year in a long-term care facility, and beneficiaries who resided only in the community during the year.

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 2005

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance				Medicare Fee-For-Service Only	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance		
Beneficiaries (in 000s)	41,119	5,348	6,197	9,281	11,950	1,907	5,972	465
	139	121	131	155	188	79	165	36
Beneficiaries as a Percent of Column Total								
Medicare Status³								
Aged								
65 - 74 years	43.57	45.67	28.83	44.99	48.86	52.04	41.85	39.39
	0.32	1.12	1.08	0.87	0.85	2.06	1.25	4.87
75 - 84 years	30.75	36.07	20.96	37.54	30.85	38.53	22.67	35.50
	0.26	1.02	0.83	0.78	0.70	1.83	0.85	4.24
85 years and older	10.13	10.77	8.31	14.44	9.18	7.13	7.71	8.03*
	0.18	0.65	0.48	0.47	0.40	0.85	0.44	1.67
Disabled								
Under 45 years	3.81	0.68*	16.10	0.64*	1.40	0.27*	4.82	3.69*
	0.08	0.15	0.50	0.10	0.13	0.13	0.44	1.01
45 - 64 years	11.74	6.81	25.79	2.39	9.71	2.03*	22.94	13.39*
	0.23	0.78	1.01	0.36	0.55	0.83	1.20	2.63
Gender								
Male	44.67	40.88	38.99	40.27	47.05	44.29	56.58	39.50
	0.27	1.48	1.06	0.90	0.79	2.25	1.19	3.87
Female	55.33	59.12	61.01	59.73	52.95	55.71	43.42	60.50
	0.27	1.48	1.06	0.90	0.79	2.25	1.19	3.87
Marital Status								
Married	53.48	52.85	23.92	57.92	66.36	67.92	48.41	40.89
	0.45	1.55	0.97	0.96	0.82	1.99	1.30	5.18
Widowed	27.77	32.37	29.50	31.70	23.98	24.29	24.01	33.31
	0.36	1.27	0.98	0.86	0.70	1.93	0.95	5.03
Divorced/separated	12.22	10.87	25.20	7.83	6.81	4.96*	19.56	16.98*
	0.29	0.89	0.97	0.57	0.53	0.91	1.19	2.94
Never married	6.53	3.91	21.39	2.54	2.85	2.83*	8.03	8.82*
	0.19	0.54	0.86	0.28	0.27	0.66	0.68	2.21

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 2005

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance			Medicare Fee-For-Service Only	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance		
Beneficiaries (in 000s)	41,119	5,348	6,197	9,281	11,950	1,907	465
	139	121	131	155	188	79	36
Beneficiaries as a Percent of Column Total							
Living Arrangement							
Lives alone	29.48	29.74	37.63	31.15	24.84	25.12	29.86
	0.44	1.40	1.03	0.89	0.63	1.72	3.80
With spouse	52.19	51.65	22.10	56.88	65.38	67.52	38.86
	0.47	1.55	0.96	0.98	0.84	2.00	5.08
With children	10.16	12.00	19.25	7.82	6.17	5.17*	17.22*
	0.27	0.83	0.90	0.44	0.41	1.06	2.89
With others	8.17	6.61	21.02	4.15	3.61	2.20*	14.07*
	0.26	0.76	1.00	0.37	0.31	0.52	2.97
Race/Ethnicity							
White non-Hispanic	78.19	71.27	53.31	90.81	85.35	90.70	63.44
	0.50	1.60	1.25	0.55	0.64	1.26	4.05
Black non-Hispanic	9.31	10.20	19.29	3.17	6.93	3.62*	15.84*
	0.19	0.91	0.90	0.36	0.45	0.72	2.79
Hispanic	7.75	14.02	17.40	3.09	4.28	2.57*	10.69*
	0.46	1.28	0.99	0.38	0.44	0.76	3.43
Other	4.75	4.51	10.00	2.92	3.44	3.10*	10.03*
	0.21	0.71	0.78	0.27	0.36	0.80	2.35
Schooling							
0 - 8 years	12.03	12.49	30.42	8.07	6.11	1.09*	20.05*
	0.30	0.78	0.93	0.45	0.41	0.40	2.35
9 - 12 years (no diploma)	15.26	15.63	23.84	14.25	11.28	6.51*	29.61*
	0.32	0.83	1.00	0.65	0.46	1.24	3.86
High school graduate	30.44	29.69	23.77	33.86	32.72	22.68	30.62*
	0.49	1.36	1.13	0.94	0.89	1.63	3.21
Voc/tech/bus/etc.	7.16	7.69	4.44	7.99	7.63	10.41	6.97*
	0.25	0.73	0.49	0.57	0.44	1.41	2.08
Some college	14.93	17.18	9.92	14.24	16.28	17.24	16.31
	0.38	1.05	0.76	0.71	0.64	1.76	2.64
Any college degree	20.17	17.32	7.62	21.59	25.96	42.07	6.39*
	0.53	1.08	0.79	0.92	0.90	2.24	1.72

Table 1.6 Demographic and Socioeconomic Characteristics of Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, 2005

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance				Medicare Fee-For-Service Only	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance		
Beneficiaries (in 000s)	41,119	5,348	6,197	9,281	11,950	1,907	5,972	465
	<i>139</i>	<i>121</i>	<i>131</i>	<i>155</i>	<i>188</i>	<i>79</i>	<i>165</i>	<i>36</i>
Beneficiaries as a Percent of Column Total								
Income								
\$5,000 or less	3.89	3.36	10.12	2.28	1.87	1.00*	5.37	3.61*
	<i>0.19</i>	<i>0.55</i>	<i>0.69</i>	<i>0.28</i>	<i>0.21</i>	<i>0.50</i>	<i>0.51</i>	<i>1.45</i>
\$5,001 - \$10,000	15.17	11.90	55.97	6.82	3.58	0.65*	15.73	25.70*
	<i>0.32</i>	<i>0.75</i>	<i>1.25</i>	<i>0.46</i>	<i>0.31</i>	<i>0.27</i>	<i>1.11</i>	<i>4.08</i>
\$10,001 - \$15,000	16.53	19.84	24.40	17.47	9.68	3.72*	21.03	25.18*
	<i>0.30</i>	<i>0.88</i>	<i>0.91</i>	<i>0.77</i>	<i>0.48</i>	<i>0.72</i>	<i>1.02</i>	<i>3.44</i>
\$15,001 - \$20,000	11.30	14.86	6.10	13.96	9.41	6.29*	14.36	16.25*
	<i>0.28</i>	<i>0.84</i>	<i>0.56</i>	<i>0.65</i>	<i>0.43</i>	<i>1.04</i>	<i>0.87</i>	<i>3.16</i>
\$20,001 - \$25,000	10.71	11.94	1.60*	12.28	13.38	12.15	10.40	16.23*
	<i>0.27</i>	<i>0.73</i>	<i>0.25</i>	<i>0.71</i>	<i>0.58</i>	<i>1.17</i>	<i>0.83</i>	<i>2.96</i>
\$25,001 - \$30,000	9.11	10.09	0.80*	10.76	11.67	11.14	8.82	5.31*
	<i>0.29</i>	<i>0.80</i>	<i>0.20</i>	<i>0.49</i>	<i>0.57</i>	<i>1.38</i>	<i>0.78</i>	<i>2.64</i>
\$30,001 - \$35,000	6.43	6.75	0.23*	7.11	8.73	8.44	6.53	3.35*
	<i>0.24</i>	<i>0.65</i>	<i>0.09</i>	<i>0.50</i>	<i>0.58</i>	<i>1.12</i>	<i>0.56</i>	<i>1.30</i>
\$35,001 - \$40,000	6.52	6.14	0.18*	7.25	9.74	10.95	4.71	2.95*
	<i>0.24</i>	<i>0.63</i>	<i>0.08</i>	<i>0.53</i>	<i>0.57</i>	<i>1.39</i>	<i>0.55</i>	<i>1.55</i>
More than \$40,000	20.35	15.13	0.59*	22.07	31.94	45.66	13.05	1.41*
	<i>0.44</i>	<i>1.03</i>	<i>0.16</i>	<i>0.90</i>	<i>0.90</i>	<i>2.10</i>	<i>0.92</i>	<i>1.01</i>
Metropolitan Area Resident								
Yes	76.06	97.74	72.70	70.00	75.06	82.43	69.89	70.85
	<i>0.24</i>	<i>0.72</i>	<i>1.12</i>	<i>0.78</i>	<i>0.71</i>	<i>1.49</i>	<i>1.22</i>	<i>3.60</i>
No	23.94	2.26*	27.30	30.00	24.94	17.57	30.11	29.15
	<i>0.24</i>	<i>0.72</i>	<i>1.12</i>	<i>0.78</i>	<i>0.71</i>	<i>1.49</i>	<i>1.22</i>	<i>3.60</i>

Source: Medicare Current Beneficiary Survey

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

- 1 The term *community residents* includes beneficiaries who resided only in the community during the year, and beneficiaries who resided part of the year in the community and part of the year in a long-term care facility. It excludes beneficiaries who resided only in a long-term care facility during the year.
- 2 HMO stands for Health Maintenance Organization.
- 3 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of "Aged" and "Disabled."